

What the Marketplace Means for People Ages 55-64

Many people who are uninsured, underinsured, or seeking alternate health coverage options can soon get health care coverage, and at an affordable cost. Initial open enrollment for the Health Insurance Marketplace runs from Oct. 1, 2013 - Mar. 31, 2014, with coverage beginning as soon as Jan. 1, 2014. It is likely you will come across people ages 55-64 with questions about getting health insurance now through the Marketplace, and how it will work with their future Medicare. Here are 7 facts you can share about what the Marketplace means for them:

- 1. People who are uninsured, underinsured, or do not have access to affordable health care should review their options in the Marketplace.** While they await Medicare, they should consider plan options in the Marketplace. And, if eligible, they can get subsidies to help pay for their Marketplace plan premium (in the form of refundable and advanceable tax credits for people with incomes 100% - 400% federal poverty level) and cost-sharing (for people with incomes 100% and 250% of federal poverty level). They will also get screened for Medicaid eligibility. Learn more by visiting the official Marketplace website at <https://www.healthcare.gov/>.
- 2. The subsidies only apply to plans in the Marketplace; they cannot be applied to individual plans sold outside the Marketplace.** Although people can still purchase health plans in the individual market, those eligible for subsidies can only use them for plans purchased in the Marketplace. Therefore, they should go through the Marketplace if eligible for subsidies.
- 3. Once they become eligible for and enroll in Medicare, they likely will not need their Marketplace plan.** This is because people with Medicare cannot get the Marketplace subsidies, so the Marketplace will likely be too expensive for them. Enrollees will need to contact the Marketplace plan to disenroll from the Marketplace plan. They should sign up for Medicare during their Initial Enrollment Period, or else face a possible lifetime penalty later.
- 4. People eligible for expanded Medicaid in 2014 (under the new adult Medicaid category in states that expand the Medicaid criteria for certain adults) will lose their eligibility to Medicaid under the expansion when they become eligible for Medicare.** However, they will get screened for full Medicaid and Medicare Savings Programs (MSPs).

5. **People who get Medicare because of a disability may have questions about the Marketplace.** The Marketplace is an important option while they wait for Medicare eligibility (24 months, for most). However, once eligible for Medicare, they will lose any Marketplace premium and cost-sharing subsidies, so they should be sure to enroll in Medicare during their Initial Enrollment Period.

6. **People who currently get coverage through PCIPs will need to take action.** Pre-Existing Condition Insurance Plan (PCIP) coverage terminates on December 31, 2013. Anyone with PCIP coverage should consider the Marketplace. And, they must apply for a Marketplace plan before December 15 to avoid gap in coverage. (If they enroll during December 16-December 31, their Marketplace coverage will not start until February 1, 2014.) People with [PCIP coverage](#) should get a number of notices from their PCIP plan this fall to remind them to choose a Marketplace plan.

7. **Inform clients about the available resources to assist them with their choice.** Refer your clients to various consumer assistance programs for personalized, objective help in understanding their options, including Navigators, non-Navigator in-person assisters, and certified application counselors (CACs). [Learn more about what each of these is, and the differences among them.](#) Direct your clients with general questions about the Marketplace to:
 - Visit www.healthcare.gov (the official Marketplace website) or
 - Contact the Marketplace call center, available 24/7, directly at **1-800-318-2596**.

Additional Resources

- For more information, read the Center's tip sheet, [Medicare and the Marketplace](#)
- Get the Centers for Medicare & Medicaid (CMS) Marketplace Fact Sheet, [Medicare & the Health Insurance Marketplace](#)
- Sign-up for email or text updates at: www.Healthcare.gov/subscribe
- Visit the regularly updated Health Insurance Blog at: <http://www.healthcare.gov/blog>
- Check out the Health Insurance Marketplace official website at: <https://www.healthcare.gov/>
- See the Center for Consumer Information & Insurance Oversight (CCIIO) at: <http://www.cms.gov/CCIIO/index.html>, and specifically Health Insurance Marketplaces at: <http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/index.html>